

IN THE CLAIMS:

Please **CANCEL** claim 35.

Please **AMEND** the claims as follows:

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1. (Currently Amended) A terminal for accepting a card that implements a card application of a merchant, the terminal comprising:
 - hardware of the terminal;
 - an operating system of the terminal; and
 - an environment services software layer of the terminal that supplies one or more environment dependent software services that are dependent upon at least one of the operating system and the hardware of the terminal; anda terminal application of the terminal compatible with the card application and having a platform independent portion that is independent of the hardware and operating system of the terminal, whereby the terminal application is developed independently of the hardware and operating system of the terminal, the platform independent portion including at least one of a stored value application, a credit application, a debit application, and a loyalty application.
 2. (Previously Amended) The terminal as recited in claim 1, further comprising: an environment services access module that enables the terminal application to select and activate the environment dependent software services provided by the environment services software layer when the card is inserted into the terminal.
 3. (Previously Amended) The terminal as recited in claim 1, wherein the environment dependent software services are accessible by the platform independent portion of the terminal application.
 4. (Previously Amended) The terminal as recited in claim 1, wherein each of the environment dependent software services have an identical structure.

5. (Previously Amended) The terminal as recited in claim 1, further comprising:
an application programming interface that encapsulates the environment dependent software services such that the environment dependent software services are visible to the terminal application.
6. (Previously Amended) The terminal as recited in claim 1, further comprising:
an application programming interface that enables the terminal application to communicate with the environment services software layer, wherein the environment dependent software services provided by the environment services software layer are accessible by the platform independent portion of the terminal application through the application programming interface.
7. (Previously Amended) The terminal as recited in claim 1, further comprising a business logic layer responsible for implementing business policies of an entity associated with the terminal.
8. (Original) The terminal as recited in claim 7, wherein the terminal application includes one or more modules associated with one or more commands accessible to the business logic layer.
9. (Original) The terminal as recited in claim 8, wherein the business logic layer includes a module selection module for selecting from the modules by calling selected ones of the commands.
10. (Original) The terminal as recited in claim 7, further including a terminal application access module that enables the business logic layer of the environment component to select and activate one or more modules within the terminal application when the card is inserted into the terminal.
11. (Original) The terminal as recited in claim 10, wherein the modules selected and activated are dependent upon the card inserted into the terminal and user-selected command at the terminal.

12. (Previously Amended) The terminal as recited in claim 7, further including:
a first application programming interface that enables the terminal application to communicate with the environment services software layer, wherein the environment dependent software services provided by the environment services software layer are accessible by the platform independent portion of the terminal application through the application programming interface; and
a second application programming interface that enables the business logic layer to communicate with the terminal application.
13. (Previously Amended) The terminal as recited in claim 12, wherein the environment dependent software services are implemented by one or more procedures and associated parameters and wherein the first application programming interface enables visibility of names of the procedures and associated parameters to the terminal application accessing the first application programming interface.
14. (Original) The terminal as recited in claim 12, wherein the terminal application is implemented by one or more modules and wherein the second application programming interface enables visibility of the modules to the business logic layer accessing the second application programming interface.
15. (Original) The terminal as recited in claim 14, wherein each of the modules includes one or more procedures and associated parameters and wherein the second application programming interface enables visibility of names of the procedures and associated parameters.
16. (Previously Amended) The terminal as recited in claim 1, wherein the environment dependent software services include services that enable peripheral devices to be accessed.
17. (Original) The terminal as recited in claim 16, wherein the peripheral devices include at least one of a printer and a user interface.
18. (Original) The terminal as recited in claim 1, wherein the terminal application is portable on a plurality of terminals manufactured by different terminal manufacturers.

19. (Original) The terminal as recited in claim 1, wherein the terminal application includes a card directory module capable of recognizing one or more cards.

20. (Original) The terminal as recited in claim 19, wherein the terminal application further includes one or more modules associated with the cards and the card directory module accesses selected ones of the modules when one of the cards is inserted into the terminal.

21. (Currently Amended) A method of executing a terminal application on a terminal suitable for accepting a card implementing a card application of a merchant, the method comprising:

performing card recognition to determine whether the card is recognized by a terminal application, the terminal application including one or more modules associated with one or more commands accessible to a business logic layer and having a platform independent portion that is independent of the hardware and operating system of the terminal, the platform independent portion in communication with the business logic layer and including at least one of a stored value application, a credit application, a debit application, and a loyalty application;

when it is determined that the card is not recognized, transferring control to the business logic layer, the business logic layer responsible for implementing business policies associated with the terminal; and

when it is determined that the card is recognized, selecting one of the modules, executing the selected module, and transferring control to the business logic layer upon completion of execution of the module.

22. (Original) The method as recited in claim 21, further including:
providing card information associated with the card to the business logic layer.

23. (Original) The method as recited in claim 22, wherein the card information includes information associated with a card application.

24. (Original) The method as recited in claim 22, wherein the card information includes information associated with multiple card applications resident on the card.

25. (Original) The method as recited in claim 21, further including:
performing at least one of rejecting and reclaiming the card at the business logic layer
when the card is not recognized.
26. (Original) The method as recited in claim 21, wherein performing card recognition
includes:
invoking a card directory module of the terminal application, the card directory
module being associated with one or more card directory services suitable for recognizing one
or more cards; and
launching the card directory services available to the card directory module until one
or more of the card directory services are found that match information on the card.
27. (Original) The method as recited in claim 21, wherein when the card is
recognized, the method further includes:
selecting at the business logic layer one of the modules associated with the card
application.
28. (Original) The method as recited in claim 21, wherein when the card is
recognized, the method further includes:
ascertaining whether the card is a card that supports multiple functions; and
selecting one of the modules associated with the card application when it is ascertained
that the card does not support multiple functions.
29. (Original) The method as recited in claim 28, wherein when it is ascertained that
the card supports multiple functions, the method further includes:
determining whether the terminal supports multiple functions;
when it is determined that the terminal does not support multiple functions, selecting
one of the modules associated with the card application; and
when it is determined that the terminal supports multiple functions, selecting one of
the modules according to at least one of priority and a user selection.
30. (Previously Added) The terminal as recited in claim 20, wherein the card is a smart
card and the terminal is arranged to accept smart cards.

31. (Previously Added) The terminal as recited in claim 21, wherein the card is a smart card and the terminal is arranged to accept smart cards.

32. (Currently Amended) A terminal arranged to accept a card and implement a terminal software application, the terminal comprising:

- terminal hardware;
- a terminal-dependent operating system;
- an environment services software layer that provides one or more environment dependent software services that are dependent upon at least one of the terminal hardware and the terminal-dependent operating system;
- a first application programming interface through which a terminal software application may access the environment services software layer;
- a business logic software layer that implements business policies associated with the terminal; and
- a second application programming interface through which the business logic software layer may access the terminal software application, whereby the terminal software application may be developed independently of the terminal; and
- a terminal software application having a platform independent portion that is independent of the hardware and operating system of the terminal, whereby the terminal application is developed independently of the hardware and operating system of the terminal, the platform independent portion including at least one of a stored value application, a credit application, a debit application, and a loyalty application.

33. (Currently Amended) The terminal as recited in claim 32, ~~further comprising:~~
———a the terminal software application being arranged to make calls to the first application programming interface to access the environment services software layer, and being arranged to respond to calls from the second application programming interface for the business logic layer.

34. (Previously Amended) The terminal as recited in claim 32, further comprising:
an environment services access module that enables the terminal software application to select and activate the environment dependent software services provided by the environment services software layer when the card is inserted into the terminal.

35. (Cancelled)

36. (Previously Added) The terminal as recited in claim 32, wherein the card is a smart card.
